



Sick of Overdraft Fees?

Then an IRS Buffalo FCU Overdraft Line of Credit (ODLOC)* may be for you!

With an interest rate of *just* 14.90% and a minimum monthly payment as low as \$25, why pay overdraft fees?

And even better, we can link it to your IRS Buffalo FCU MasterCard, so it is just like having a credit card without the annual credit card fee!!



Remember, your fellow
Federal employees and
immediate family can join and save too!

Stop throwing money out the window
and apply today! Online too at
www.irsbflofcu.org!

* Rates subject to change. No discounts given on lines of credit.. Must qualify for a loan under our current Lending Policy. Must have a IRS Buffalo FCU share draft (checking) account to qualify. Minimum ODLOC is \$250, maximum is \$2,500. Minimum monthly payment is calculated as 3% of the balance, with a minimum payment of \$25.

IRS Buffalo FCU*

Downtown*: M, Tu and Th 9 am to 1 pm, 716-854-3714

Appletree*: M, Th and Fr 10 am to 2 pm, 716-681-4879

* Note new hours effective March 1, 2022

Both offices closed Federal Holidays. If the Appletree IRS Office is closed, the Appletree branch is closed